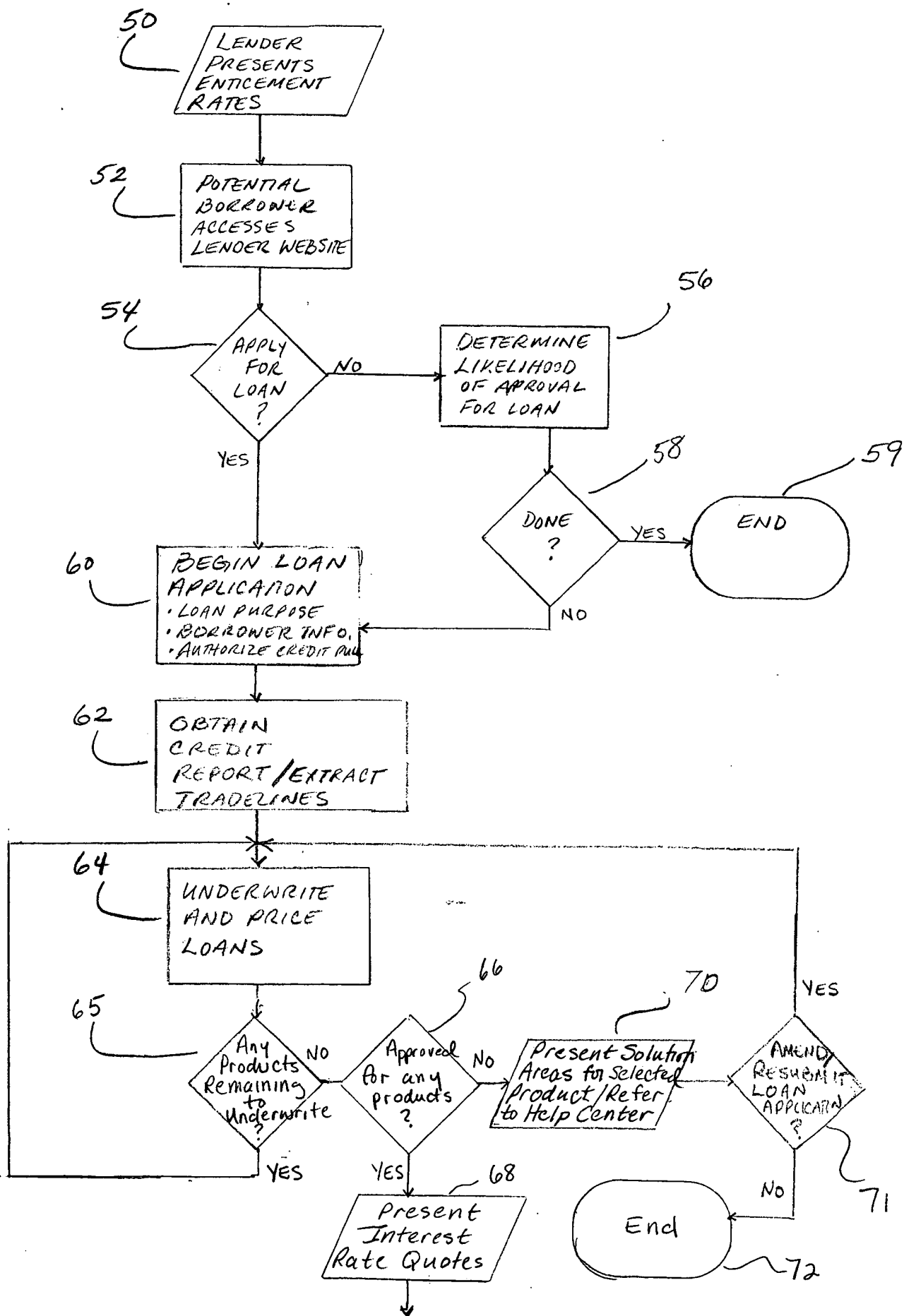
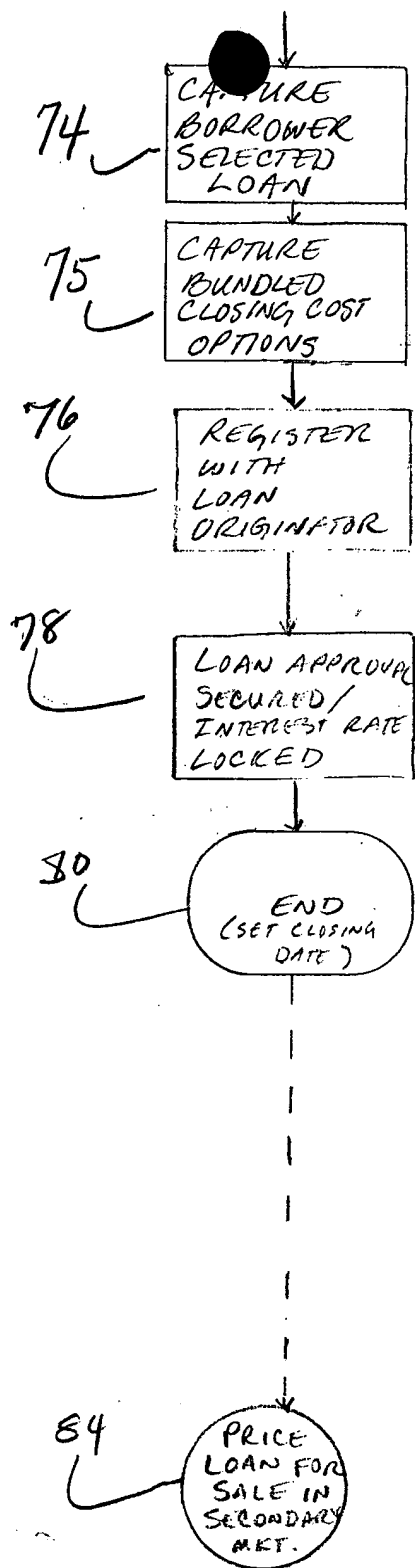


FIG. 1

# FIG. 2a



00593106.051300



DOT 90-5076560  
FIG. 26

## General Product and Pricing (Calculate Enticement Rates)

File Edit View Go CompuWeb Help

HOME

PRODUCTS & RATES

LEARNING CENTER

HOME LOAN ESTIMATORS

GET A HOME LOAN

MY PAGES

30 Yr. Fixed: | Ours 7.20 (APR 7.21) | Yours 7.25 (APR 7.26) | **Next**

the simpler way to a better home loan

Today's Mortgage **Rates**  
(Rates may change daily)

30 Year Fixed Rate, 0 Points  
8.375% Interest Rate, 8.438% APR

Loan Amount

Monthly Payment

\$100,000 \$760

\$150,000 \$1,140

\$200,000 \$1,520

30 Year Fixed Rate, 1 Point  
8% Interest Rate, 8.163% APR

Loan Amount

Monthly Payment

\$100,000 \$734

\$150,000 \$1,101

\$200,000 \$1,468

30 Year Fixed Rate, 2 Points  
7.75% Interest Rate, 7.990% APR

Loan Amount

Monthly Payment

\$100,000 \$716

\$150,000 \$1,075

\$200,000 \$1,433

Document Done



## Capture Application Information: Loan Type and Credit Authorization

Document Done


### Capture Application Information: Borrower

File Edit View Go Communication Help

30 Yr. Fixed | Ours 7.20 (APR 7.21) | Yours 7.25 (APR 7.26)

More

STEP 1



You've found a home and are ready to buy

■ Step 1 of 5: About Yourself

Personal Information

Please provide the following information if it applies to you. If not, leave blank.

- First Name

John

Middle Initial

J

Last Name

Smith

Suffix

None ☒ (optional)

Address Line 1

222 main Street

Address Line 2

(optional)

City

Fairfax

State

Virginia ☒

Zip

22031

Home Phone

703 833 5706

The last 4 digits of your Social Security Number

8790

Your Social Security Number is required in order to obtain your personal credit information.

Please make certain the information you have entered is accurate. When you

Document Done

DATE 30 APR 7.25  
FIG. 2e

## Capture Application Information: Property (Purchase)

File Edit View Go Communicator Help  
30 Yr. Fixed: | Ours 7.20 (APR 7.21) | Yours 7.25 (APR 7.26) | More

STEP 2

**You've found a home and are ready to buy**

■ Step 2 of 5: About the Home You are Planning to Purchase

**Home Details**

Please provide the following information if it applies to you. If not, leave blank.

I will use the home as: ☒ Primary Residence ☐ Single Family Detached

Home Type: ☒ Single Family Detached

Unit Type: ☐ n/a ☐ If home type is condominium, specify unit type

Address Line 1:

Address Line 2:  Optional

City:

State:  Select State ☒

Zip Code:

Purchase Price: \$

Approximate Closing Date:  (MM/DD/YYYY)

This date is specified in your purchase and sales contract. We need the date to calculate closing costs.

GO BACK SAVE AND CONTINUE LATER PROCEED TO STEP 3

Document Done



DOET 5/19/2000

# Capture Application Information: Property (Refinance Transaction)

File Edit View Go Communicator Help

Back Forward Reload Home Search Netscape Print Security Stop

Bookmarks Location

STEP 2

GET A HOME LOAN

You're ready to refinance.

■ Step 2 of 5: About the Home You are Planning to Refinance

Home Details

Please provide the following information if it applies to you. If not, leave blank.

Will use the home as

Primary Residence

Home Type

Single Family Detached

Unit Type

If home type is condominium, specify unit type

Address Line 1

1

Address Line 2

Optional

City

1

State

Maine

Zip Code

11111

Amount Refinancing

\$ 10,000.00

Property Appraised Value

\$ 11,111.00

Approximate Closing Date

04/30/2000

This date is specified in your purchase and sales contract. We need the date to calculate closing costs.

GO BACK

SAVE AND CONTINUE LATER

PROCEED TO STEP 3

Document Done

000150" 7/19.29

## Capture Application Information: Employment and Income

File Edit View Go Communicator Help

**You've found a home and are ready to buy**

■ Step 3 of 5: About your Employment and Income

**Self Employment**

Are you self-employed?

**Income for a**

Please provide the following information. We will verify this information later to ensure that you can afford your monthly home loan payments.

Gross Salary \$  Annual

**Other sources of income that will be used towards purchase of home**

Please provide the following information if it applies to you. If not, leave blank.

Bonuses \$ <input type="text"/>	Avg. Annual over past 2 years
Commissions \$ <input type="text"/>	Avg. Annual over past 2 years
Overtime \$ <input type="text"/>	Avg. Annual over past 2 years
Pension / Retirement \$ <input type="text"/>	Monthly
Social Security / Disability \$ <input type="text"/>	Monthly
Dividends and Interest \$ <input type="text"/>	Monthly
Rental Income \$ <input type="text"/>	Monthly
Alimony / Child Support \$ <input type="text"/>	Monthly. Leave blank if you don't want it considered for your home loan.
Other Income \$ <input type="text"/>	Monthly

GO BACK TO STEP 2 SAVE AND CONTINUE LATER PROCEED TO STEP 4

Document Done

0001307519.24

## Capture Application Information: Assets

File Edit View Go Communicator Help

**You've found a home and are ready to buy**

■ Step 4 of 5: About your Assets

**Current Cash Value of Assets**

Please provide the following information if it applies to you. If not, leave blank. We will verify this information later to ensure that you have enough cash for your down payment and closing costs.

Savings	\$	
Checking	\$	
Gift Money	\$	
Cash Value of Stocks, Mutual Funds, CDs	\$	
Cash Value of 401(k), IRA, Keogh	\$	
Cash from Sale of Property	\$	
Other	\$	
Sales contract deposit	\$	

Leave blank if you are not using cash from sale of home.

The amount of money you already submitted with your purchase and sales contract on the home.

**What properties do you own now? If none, click "let's continue"**

Please indicate properties that you currently own. Check all that apply. We will verify these properties on your credit report.

<input type="checkbox"/>	Current Residence
<input type="checkbox"/>	Rental Property
<input type="checkbox"/>	Vacation Home
<input type="checkbox"/>	Other

◀ GO BACK TO STEP 3    SAVE AND CONTINUE LATER    LET'S CONTINUE ▶

Document Done

## Capture Application Information: Current Home Loans

**File Edit View Go Communicator Help**

30 Yr. Fixed | Our's 7.20 (APR 7.21) | Thiers 7.25 (APR 7.26) **Next:**

**STEP 4**

---

## You've found a home and are ready to buy

- Step 4 of 5 (cont.): Current Home Loans

### Home Loans

Please verify the information below obtained from your credit report.

Date of Home Loan	Monthly Payment	Current Balance	Use of Property
03/15/1992	\$1,075.00	\$9,232.00	<b>Current Residence</b>
Will this loan be paid off when you close on your new home? Yes <input type="radio"/> No <input checked="" type="radio"/>			
03/15/1992	\$398.00	\$5,342.00	<b>Rental Property</b>
Will this loan be paid off when you close on your new home? Yes <input type="radio"/> No <input checked="" type="radio"/>			

◀ GO BACK      SAVE AND CONTINUE LATER      PROCEED TO STEP 5 ▶



## Capture Application Information: Home Loan (Purchase)

**STEP 5**

## You've found a home and are ready to buy

- Step 5 of 5: About the Home Loan You'd Like

---

### Home Loan Details

Loan Type: **30 Year Fixed Rate**

If you have selected an Adjustable Rate Mortgage, please see the ARMCHART Display.

Help us determine the best loan for your specific needs:

Would you prefer a loan that:

- ☒ Lowest monthly payment
- ☐ Lowest cash required at closing
- ☐ Compare both options

Purchase Price \$200,000.00

The amount of money you already submitted with your purchase and sales contract on the home

Sales Contract Deposit \$0.00

Down Payment \$0.00 or % rate and monthly payment by putting 20% or more down.

Remaining Down Payment \$0.00 to be paid at closing

Home Owners Association Dues \$ if applicable

Closing Costs Paid By Seller \$ If applicable, this is specified in your purchase and sales contract.

Stand up and be counted in our fair lending efforts

To promote our fair lending efforts, the federal government requires us to give you an opportunity to participate in a brief housing survey just five questions long. Click YES to participate.

☒ Yes ☐ No

**4 GO BACK TO STEP 4      SAVE AND CONTINUE LATER      LET'S CONTINUE**



DATE FIG. 3026500

Capture

Application Information: Home Loan (Refinance transaction)

File Edit View Go Communicator Help

Back Forward Reload Home Search Newscape Print Security Help

Bookmarks Location

30 Yr. Fixed | Ours 7.20 (APR 7.21) | Yours 7.25 (APR 7.20) | More

STEP 5

### GET A HOME LOAN

You're ready to refinance.

■ Step 5 of 5: About the Home Loan You'd Like

Home Loan Details

Loan Type: 30 Year Fixed Rate

If you have selected an Adjustable Rate Mortgage, please see the ARM/CHARM Disclosure

Help us determine the best loan for your specific needs

Would you prefer a loan that gives you the

- ☒ Lowest monthly payment
- ☐ Lowest cash required at closing
- ☐ Compare both options

Amount Refinancing \$10,000.00

Home Owners Association Dues \$  If applicable

Stand up and be counted in our fair lending efforts

To promote our fair lending efforts, the federal government requires us to give you an opportunity to participate in a brief housing survey, just five questions long.

Click YES to participate

☐ Yes ☐ No

GO BACK TO STEP 4 SAVE AND CONTINUE LATER LET'S CONTINUE

Document Done

Capture Application Information: Review (1 of 2)

**File Edit View Go Communicator Help**

**30 Yr. Fixed | OURS 7.20 (APR 7.21) | THEIRS 7.23 (APR 7.26)** **More**

**STEP 5**

## You've found a home and are ready to buy.

- Step 4 of 5 (cont.): Review Your Personal Information

<b>Personal Information Summary</b>	
a a	
1	
1	
a Maine 11111	
Phone: 123-123-1234	
Last 4 digits of Social Security Number: 1111	
<b>Home Details</b>	
Single Family Detached	
n/a	
a	
a Maine 11111	
Closing Date: 04/30/2000	
<b>Income Summary</b>	
Summary Monthly Income	\$3,212.56
Current Cash value for assets:	\$1,234.56
Current home loan balances to be paid off at closing	\$1,234.56
Other outstanding home loan balances:	\$0.00
<b>Home Loan Summary</b>	
Purchase Price	\$200,000.00
Loan Type	30 Year Fixed Rate

## Capture Application Information: Review (2 of 2)

Closing Date: 04/30/2000	
<b>Income Summary</b>	
Summary Monthly Income:	\$3,212.56
Current Cash value of assets:	\$1,234.56
Current home loan balances to be paid off at closing:	\$1,234.56
Other outstanding home loan balances:	\$0.00
<b>Home Loan Summary</b>	
Purchase Price:	\$200,000.00
Loan Type:	30 Year Fixed Rate
Sales Contract Deposit:	\$0.00
Down Payment:	\$0.00
Remaining Down Payment:	\$0.00
Home Owner Association Dues:	\$0.00
Closing Costs Paid By Seller:	\$0.00



Section 19.22

# Capture Application Information: Review (2 of 2)

File Edit View Go Communicator Help

Closing Date: 04/30/2000

**Income Summary**

Summary Monthly Income:	\$3,212.56
Current cash value of assets:	\$1,234.56
Current home loan balances to be paid off at closing:	\$1,234.56
Other outstanding home loan balances:	\$0.00

**Home Loan Summary**

Purchase Price:	\$200,000.00
Loan Type:	30 Year Fixed Rate
Sales Contract Deposit:	\$0.00
Down Payment:	\$0.00
Remaining Down Payment:	\$0.00
Home Owner Association Dues:	\$0.00
Closing Costs Paid By Seller:	\$0.00

GO BACK SAVE AND CONTINUE LATER LET'S CONTINUE

Document Done

## Capture Application Information: Review (2 of 2)

FileEditViewGoCommunicatorHelp

Home Loan Summary

Closing Date: 04/30/2000

Income Summary

Summary Monthly Income

\$3,212.56

Current cash value of assets

\$1,234.56

Current home loan balances to be paid off at closing

\$1,234.56

Other outstanding home loan balances

\$0.00

Home Loan Summary

Purchase Price

\$200,000.00

Loan Type

30 Year Fixed Rate

Sales Contract Deposit

\$0.00

Down Payment

\$0.00

Remaining Down Payment

\$0.00

Home Owner Association Dues

\$0.00

Closing Costs Paid By Seller

\$0.00

GO BACK

SAVE AND CONTINUE LATER

LET'S CONTINUE

Document Done

DEET 2005500  
FIG. 2P

## Present Product/Price Combinations: Approval

File Edit View Go Communicator Help

■ You have been approved for a 30 Year Fixed Rate Home Loan

Your approval # is 234234234  
Your home loan qualifies for rapid processing and cost savings

Here is your lowest Monthly Payment Option: \$1,411.49

Base Interest Rate	7.375 %
Down Payment Adjustment	0.220 %
Total Interest Rate	7.695 %
Principal and Interest	\$1,242.00
Property Tax and Homeowners Insurance	\$169.38
Total Monthly Payment	\$1,411.46

NOTE: Because loan rates change frequently, these rates are not guaranteed until you lock your rate. However, if you would like to reserve your rate for 24 hours, save now.

Home Loan Details:

Total Costs	
Purchase Price	\$200,000.00
Estimated Closing Costs	\$7,000.00
Points (2.0 pts.)	\$4,000.00
Total	\$211,000.00
Subtract	
Loan Amount	\$200,000.00
Application Fee	\$350.00
Sales Contract Deposit	\$0.00
Closing costs paid by seller	\$0.00
Cash Due at Closing on 04/30/2000	\$200,350.00
	\$10,650.00

Your approval is subject to the accuracy of the data that you have provided and is contingent upon your completing the next steps shown on My Pages.

SAVE AND SHOW ME OTHER LOAN OPTIONS YES, I WANT THIS LOAN

Document Done



000179.22

## Present Product/Price Combinations: Other Approved Loan Options

### You've found a home and are ready to buy

#### ■ Approved\* Home Loans for \$200,000 Loan Amount

You have been approved for the following loans. If you see the loan you want, you may select the loan and continue. If you would like to see a particular loan in more detail, select Show Details. You may compare any two loans side-by-side by checking the boxes next to the desired loans and selecting the Compare button.

#### 30 Year Fixed Rate

Interest Rate	Payment	Points	APR	Select Any Two to Compare
7.645 %	\$1,445.09	\$0.00 0 pts	7.966 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				
7.720 %	\$1,428.09	\$2,000.00 1 pts	7.928 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				
7.695 %	\$1,411.40	\$4,000.00 2 pts	7.701 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				

#### 20 Year Fixed Rate

Interest Rate	Payment	Points	APR	Select Any Two to Compare
7.570 %	\$1,819.76	\$0.00 0 pts	7.976 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				
7.445 %	\$1,804.42	\$2,000.00 1 pts	7.540 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				
7.370 %	\$1,639.25	\$4,000.00 2 pts	7.422 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				

#### 15 Year Fixed Rate

Interest Rate	Payment	Points	APR	Select Any Two to Compare
7.345 %	\$1,826.46	\$0.00 0 pts	7.448 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				
7.220 %	\$1,822.26	\$2,000.00 1 pts	7.321 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				
7.095 %	\$1,809.20	\$4,000.00 2 pts	7.194 %	<input type="checkbox"/>
[Show Details] [I Want This Loan]				

#### 10 Year Adjustable Rate

Interest Rate	Payment	Points	APR	Select Any Two to Compare

Document Done

## Capture Product Selection

Document Done



## Capture Product Selection

<b>You've found a home and are ready to buy</b>	
<p><input type="checkbox"/> You have chosen a 7 Year Balloon Home Loan with an interest rate of 7.485%</p>	
<p>Loan Summary:</p> <p>Interest Rate: 7.485 %      Total Monthly Payment: \$1,375.64</p>	
<b>Costs</b>	<b>Subtotal</b>
Purchase Price	\$200,000.00
Estimated Closing Costs	\$7,000.00
Points (1.0 pt.)	\$2,000.00
Cash due at closing on 04/30/2000	\$209,000.00
\$1,500.00	(Estimate of Closing Costs)
<p>Want to sleep on it?</p> <p>Not to worry!! If you want to think this over or discuss it with someone before you make a commitment, we'll reserve your rate for 24 hours. Just click the "Save and Continue Later" button below. Or you can proceed with your application by filling in the information below and clicking "Submit."</p>	
<p>Application Fee:</p> <p>In order to complete your home loan application, a non-refundable application fee of \$300 must be paid via credit card. This amount will cover costs associated with processing your loan. The \$300 application fee will be credited to the amount of cash you are required to bring to closing.</p>	
<p>Full Name: _____ <small>Name as it appears on the credit card</small></p> <p>Credit Card: <input type="text"/> Visa</p> <p>Card Number: <input type="text"/></p> <p>Expiration Date: <input type="text"/> / <input type="text"/></p>	
<p><b>WANT TO SLEEP ON IT? SAVE AND CONTINUE LATER</b></p> <p align="right"><b>SUBMIT THIS APPLICATION</b></p>	

002730 507E550

FIG. 2t

File Edit View Go Communicator Help

30 Yr. Fixed | Our 7.20 (APR 7.21) | Theirs 7.25 (APR 7.26) | More

the simpler way to a better home loan

### Welcome to Login / Registration

**New Users**

Establish an account so that you can save your data between visits. Please provide the following information:

Username:

Password:

Verify Password:

e-mail/Address:

Password Hint:

**Already have an account?**

If you already have an account, you can login now.

**Home** | Products and Rates | Learning Center | Estimators |  
Get a Loan | My Page |  
Privacy and Security | Contact Us

Document Done

Fig. 2u



FIG. 3a

20250909 09:55:50

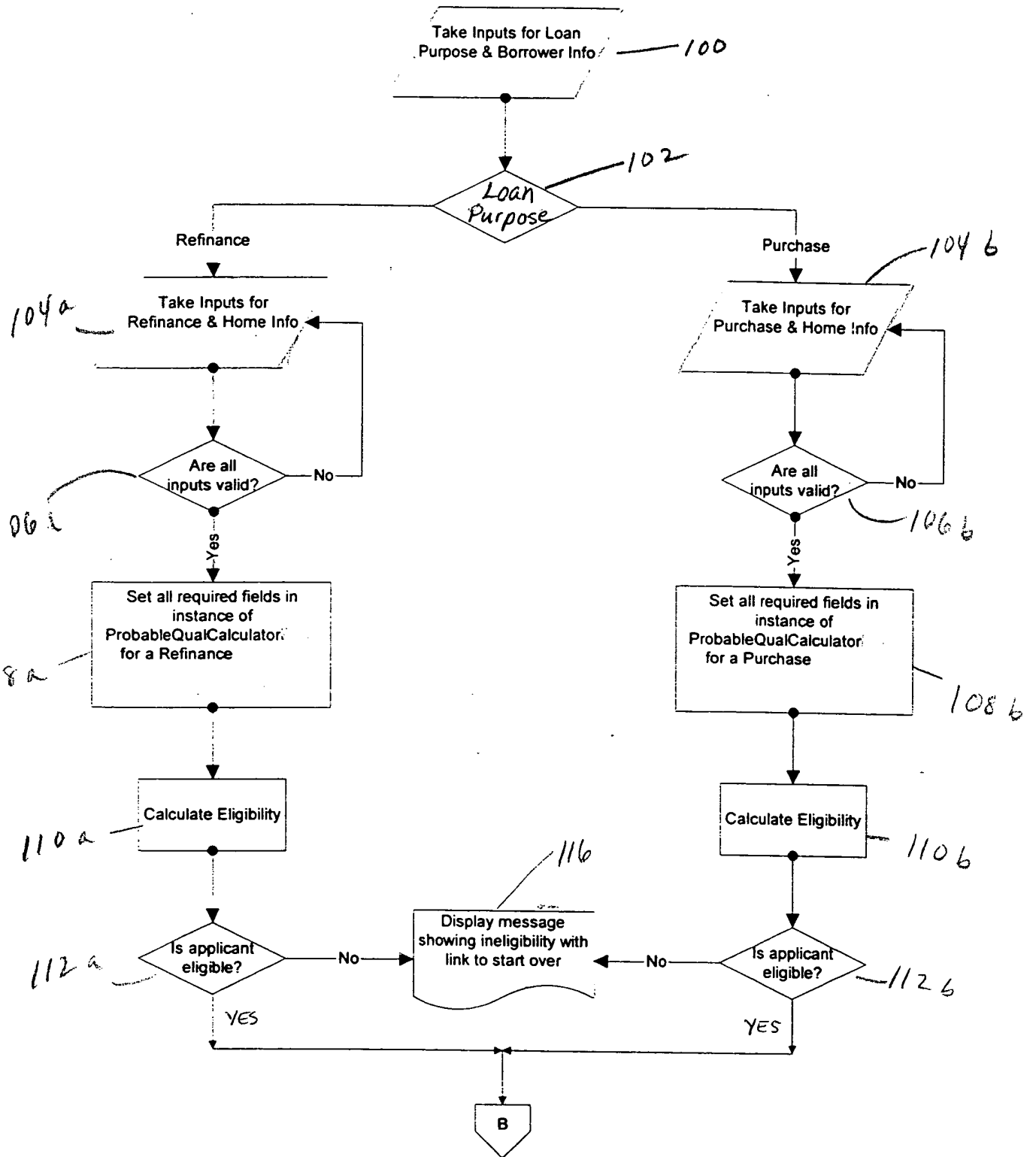
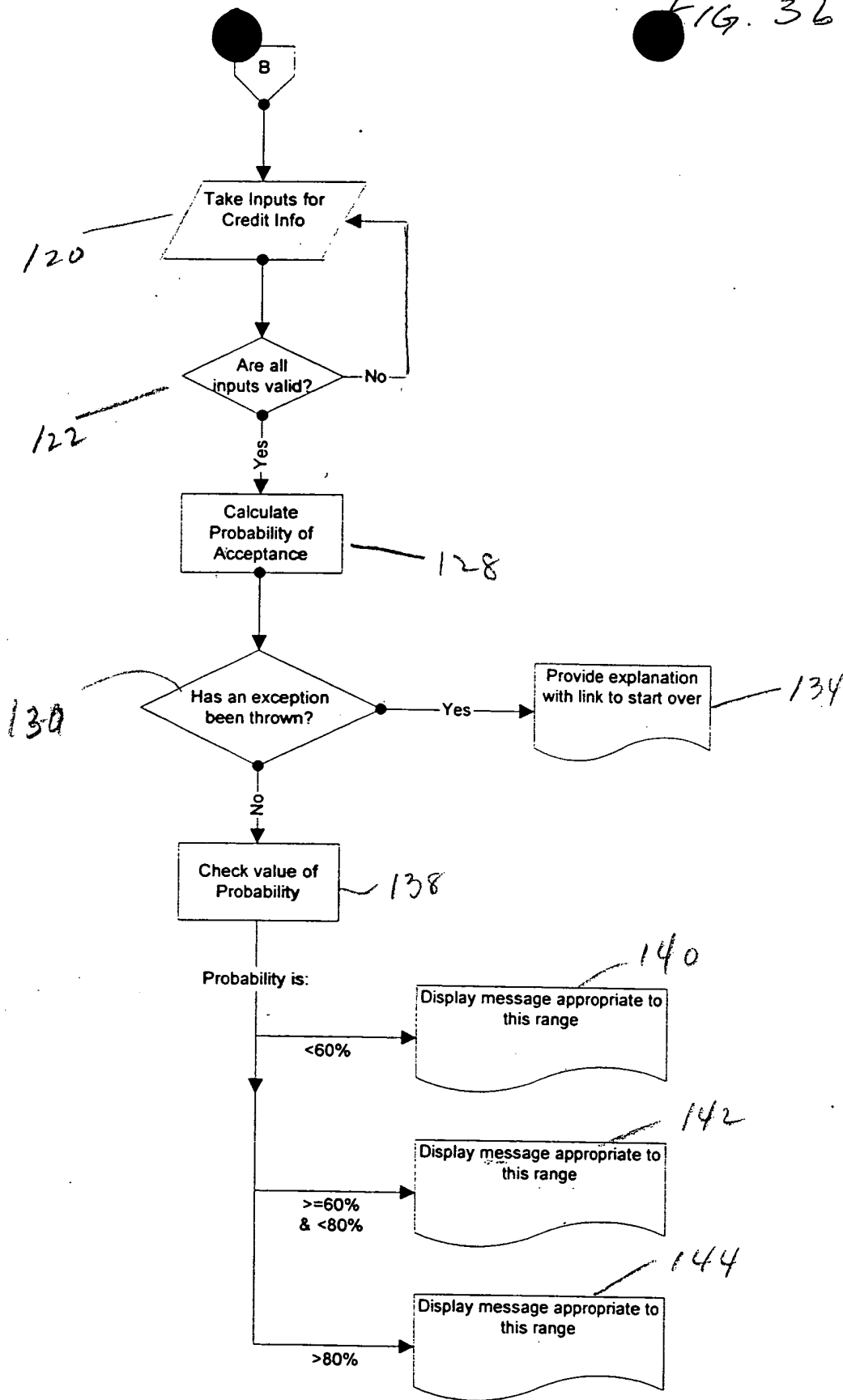


FIG. 36





Probable Qual Step 1 of 3

File Edit View Go Communicator Help

### Probable Qualification Calculator

■ Step 1 of 3: Your Likelihood of Home Loan Approval

What is your total combined income?

Your answers should include total combined amounts for yourself and any co-borrowers

Type of home loan ☒ Purchase

How many borrowers will be on the home loan application? ☒ one ☐ two

Annual Income \$

Are any of the borrowers self-employed? ☐ Yes ☒ No

Total monthly debt payments  
not including current home loan or rent payment \$

Current cash value of assets \$

◀ GO BACK      PROCEED TO STEP 2 ▶

Document Done

FIG. 4

Probable Qual Step 2 of 3

File Edit View Go Communicator Help

### Probable Qualification Calculator

■ Step 2 of 3: About the Home

Is the property a Condominium? ☐ Yes ☒ No

I will use the home as

Loan type

Purchase price \$

Funds for downpayment and closing \$

◀ GO BACK TO STEP 1      PROCEED TO STEP 3 ▶

NetScape

FIG. 5

Probable Qual Step 1 of 3

File Edit View Go Communicator Help

## Probable Qualification Calculator

■ Step 1 of 3: Your Likelihood of Home Loan Approval

### About Wingers and Co-Borrowers

Your answers should include total combined amounts for yourself and any co-borrowers.

Type of home loan: Refinance

How many borrowers will be on the home loan application? ☒ one ☐ two

Annual income: \$55,000

Are any of the borrowers self-employed? ☐ Yes ☒ No

Total monthly debt payments  
not including current home loan or rent payment: 965

Current cash value of assets: \$22,500

GO BACK PROCEED TO STEP 2

Document Done

FIG. 6

Probable Qual Step 2 of 3

File Edit View Go Communicator Help

## Probable Qualification Calculator

■ Step 2 of 3: About the Home

Is the property a Condominium? ☒ Yes ☐ No

I will use the home as

Loan type

What is your current mortgage balance?

What is the current value of the property?

What is the loan Amount?

Interest Rate

◀ GO BACK TO STEP 1 PROCEED TO STEP 3 ▶

Document Done

FIG. 7

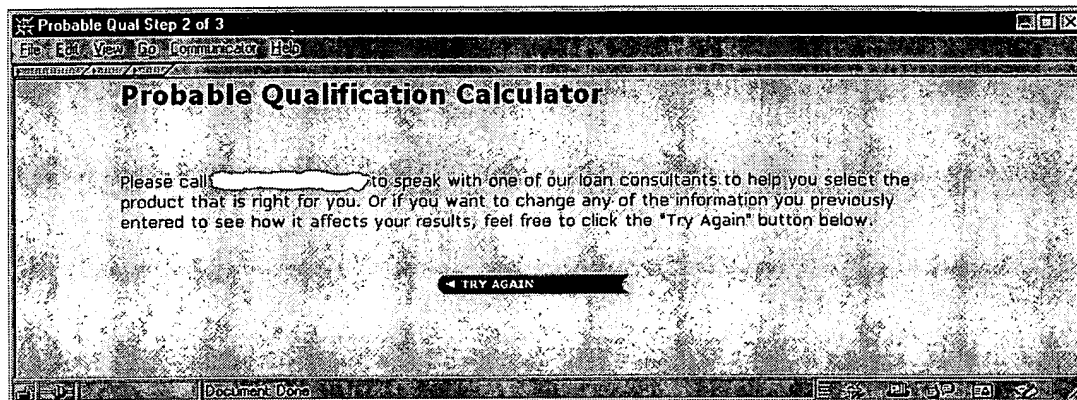


FIG. 8

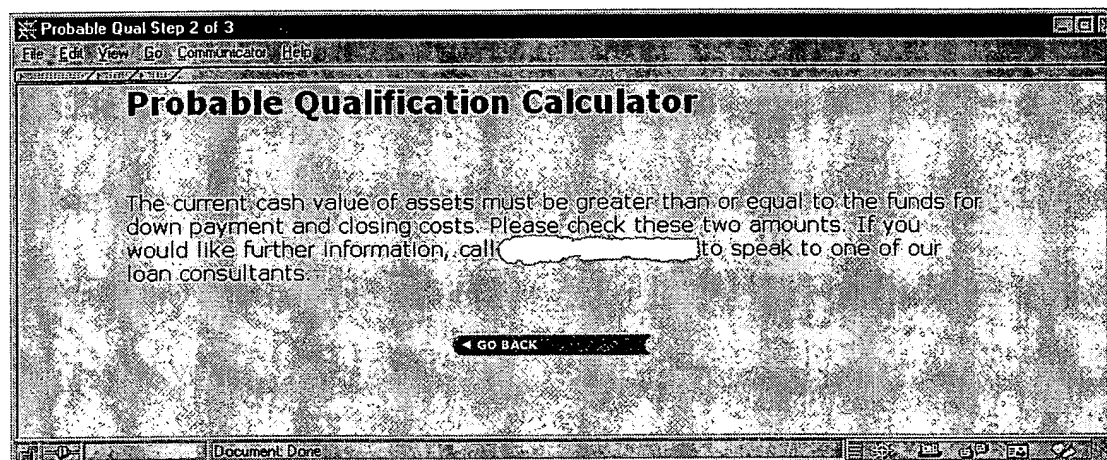


FIG. 9



✖

Probable Qual Step 3 of 3

File Edit View Go Commando Help

File Edit View Go Commando Help

# Probable Qualification Calculator

■ Step 3 of 3: About your use of Personal Credit

What If I have credit problems?

We have special programs for people with less-than-perfect credit. We will work with you to come up with the right home loan solution to meet your needs.

When answering, think of yourself and ANY co-borrowers.

During the past 10 years have you filed for bankruptcy, had a home foreclosed, had a tax lien filed against you, or had your income garnished by a creditor?

When did you open your very first credit account?

How many new credit accounts have you opened in the past 2 years?

When was the last time you were more than a month late on a credit account payment?

How many times during the last 7 years have you been more than one month late on a credit account payment?

What is the approximate total dollar amount of your current borrowing power? (I.e. sum of credit limits on all credit cards)

What is the approximate total dollar amount of money you have currently borrowed? This is the sum of all your outstanding credit card balances.

☐ Yes ☒ No

☒ Greater than 5 up to 10 yrs ago ☐ Fewer than 5

☐ Never delinquent ☐ 0

☐ \$ 10,001 - 20,000 ☐ \$ 3,501 - 10,000

← GO BACK TO STEP 2

SEE RESULTS →

Document Done

Fig. 10

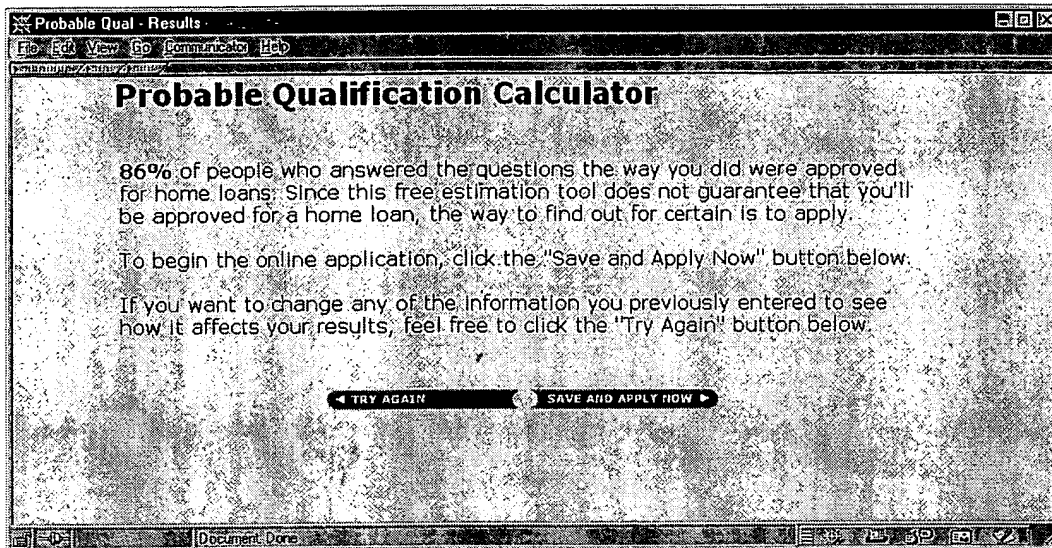


FIG. 11

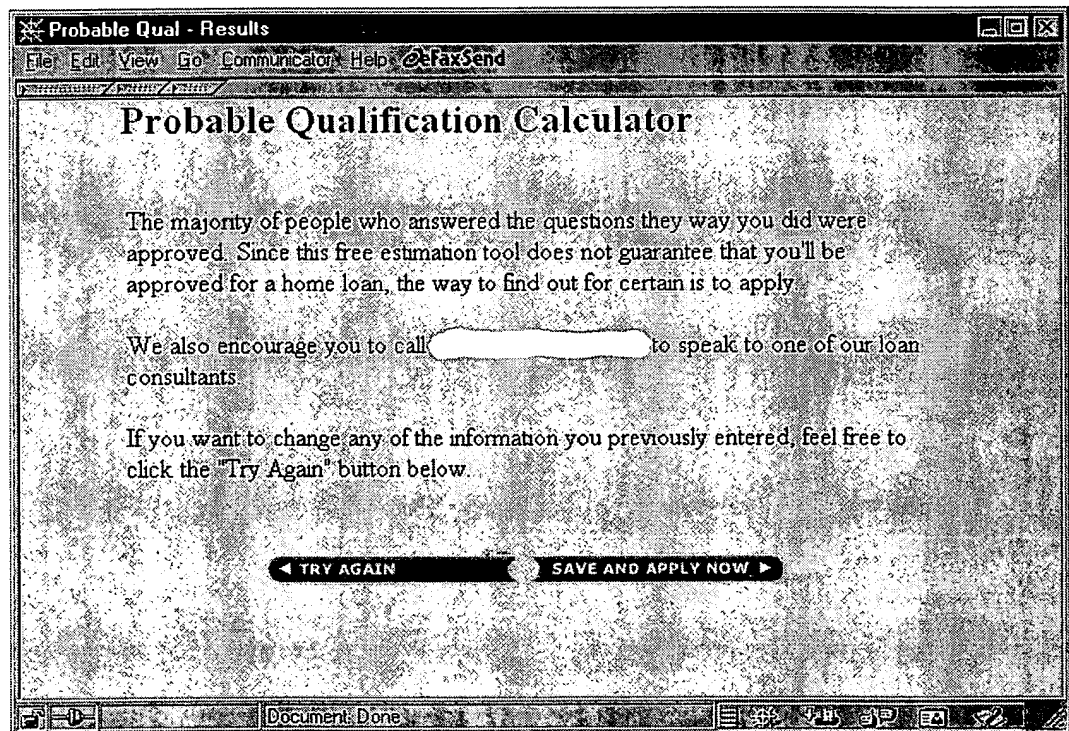


FIG. 12

20240305 09:47:00

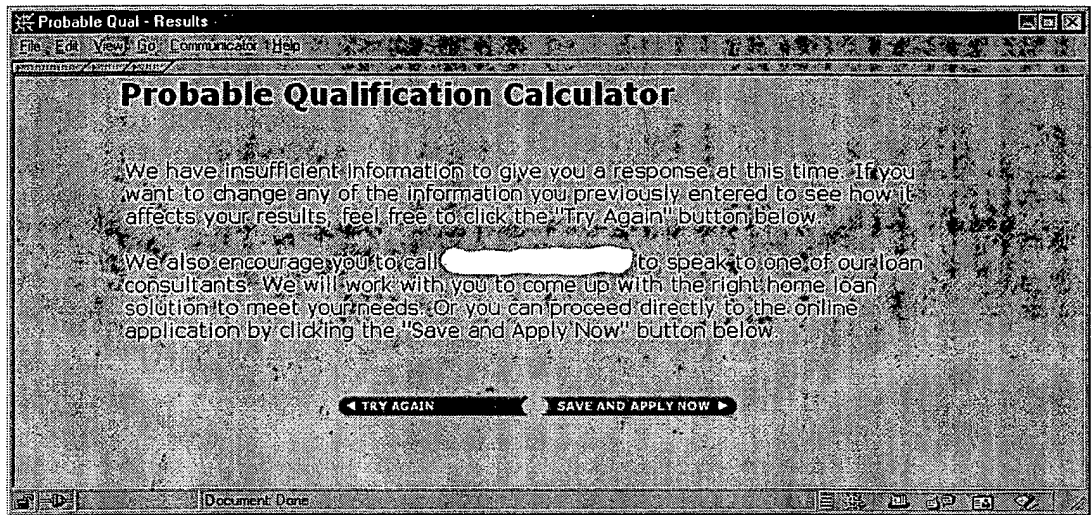


FIG. 13

DocId: 30728560

FIG. 14a

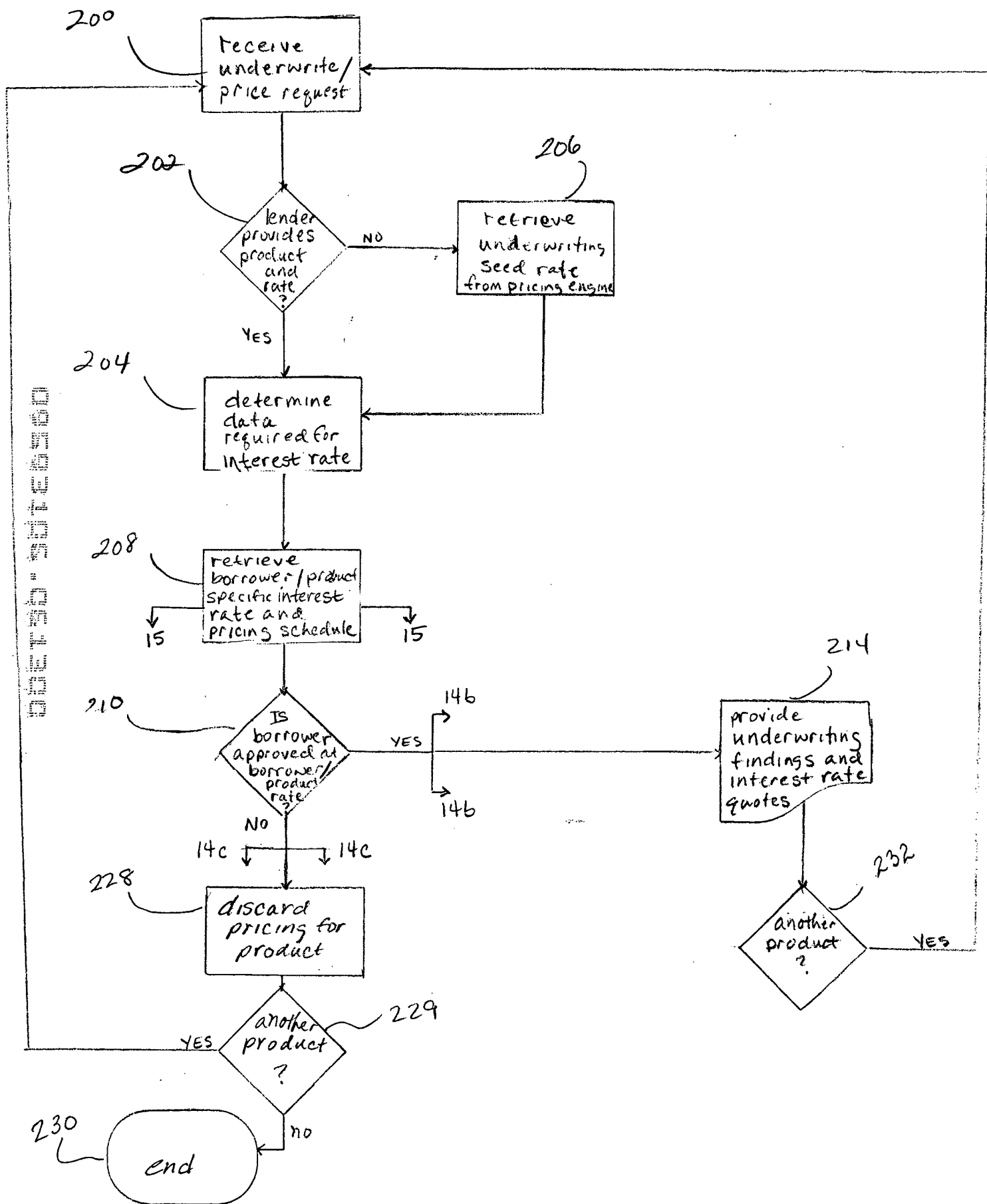
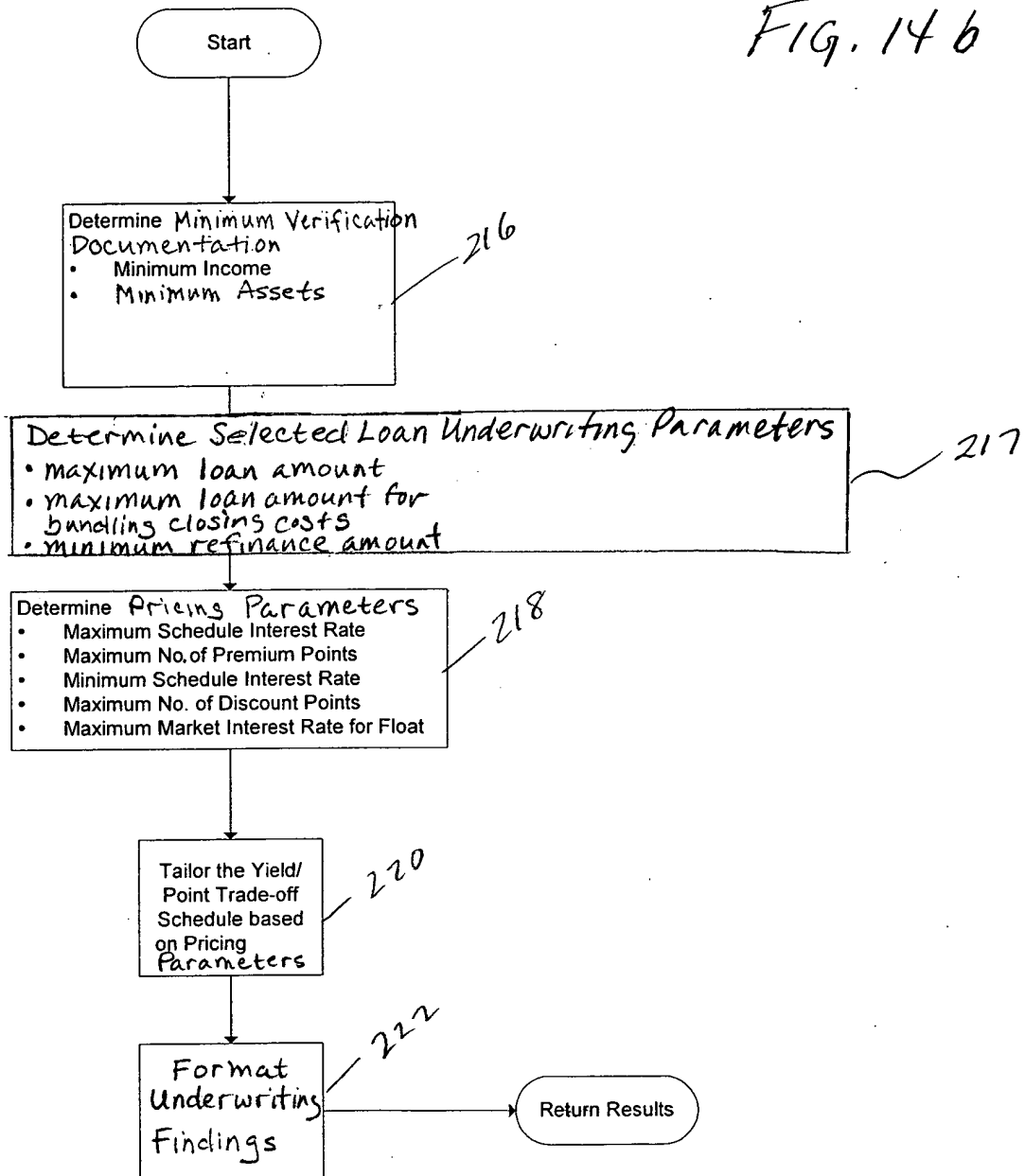


FIG. 146



2025 RELEASE UNDER E.O. 14176

FIG. 14C

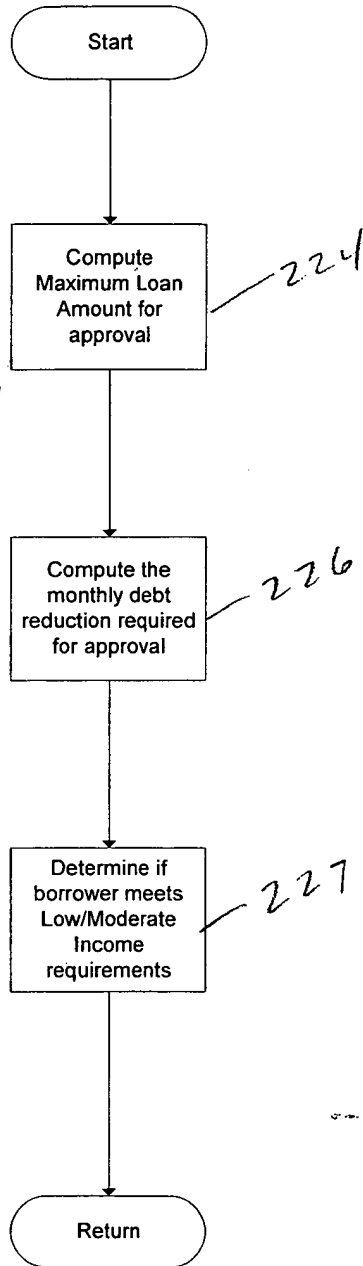


FIG. 15

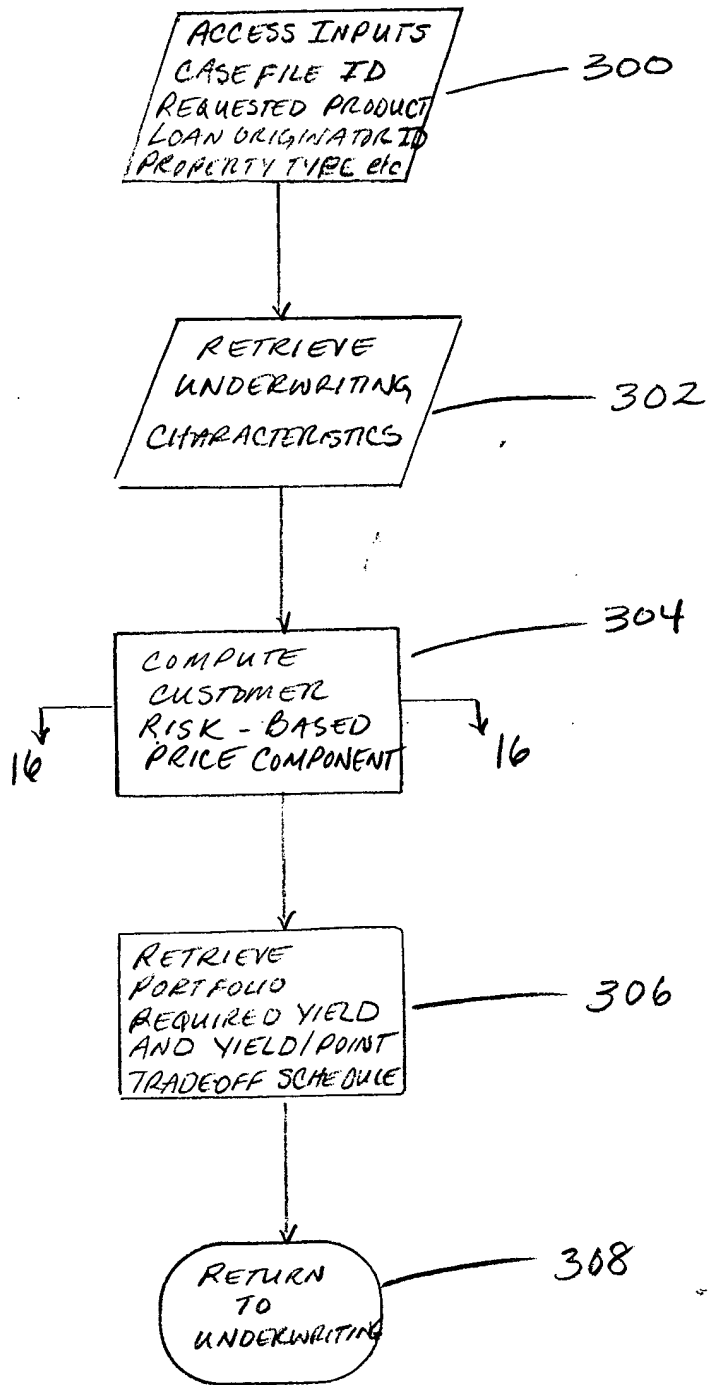


FIG. 16

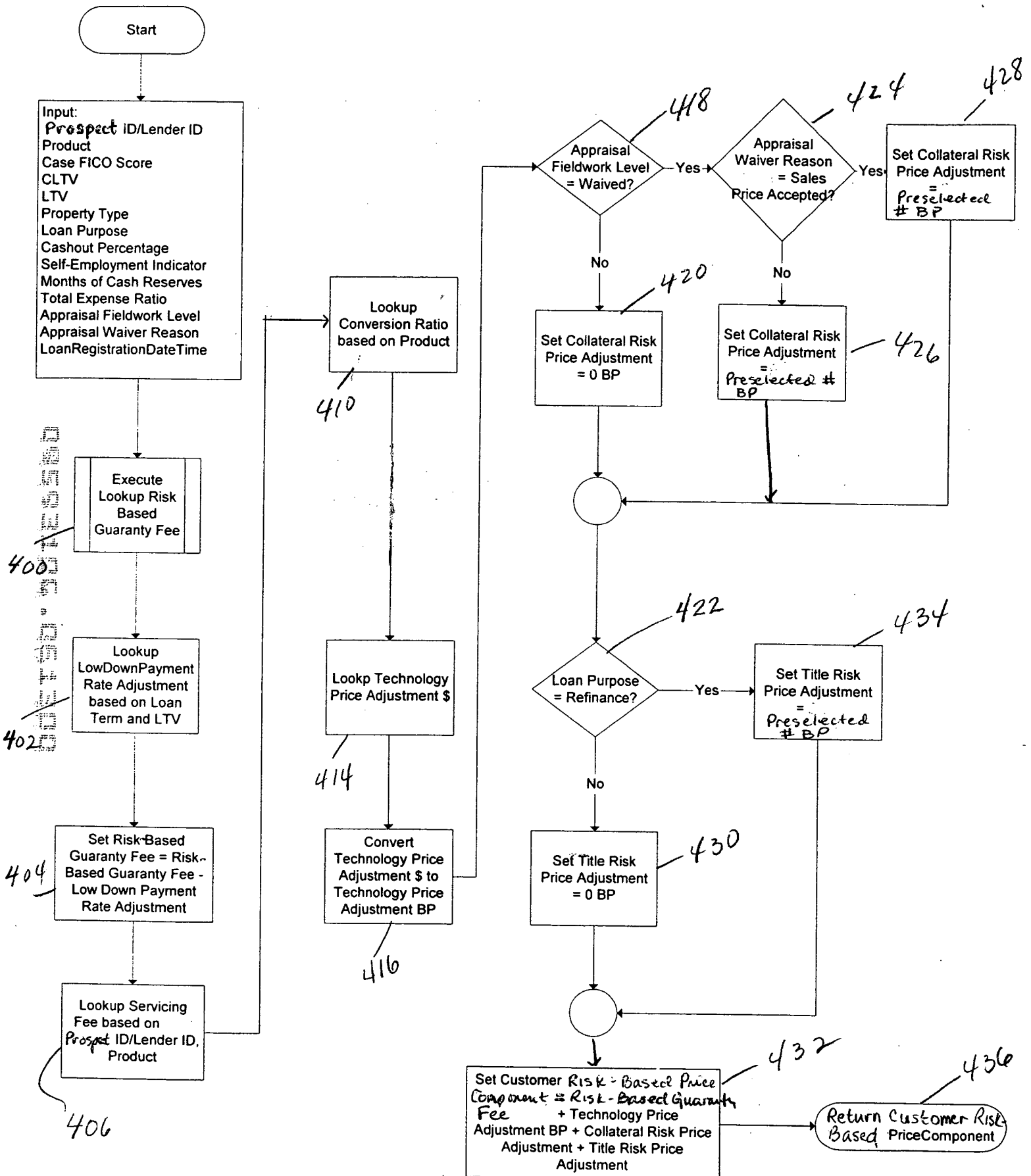




FIG. 17

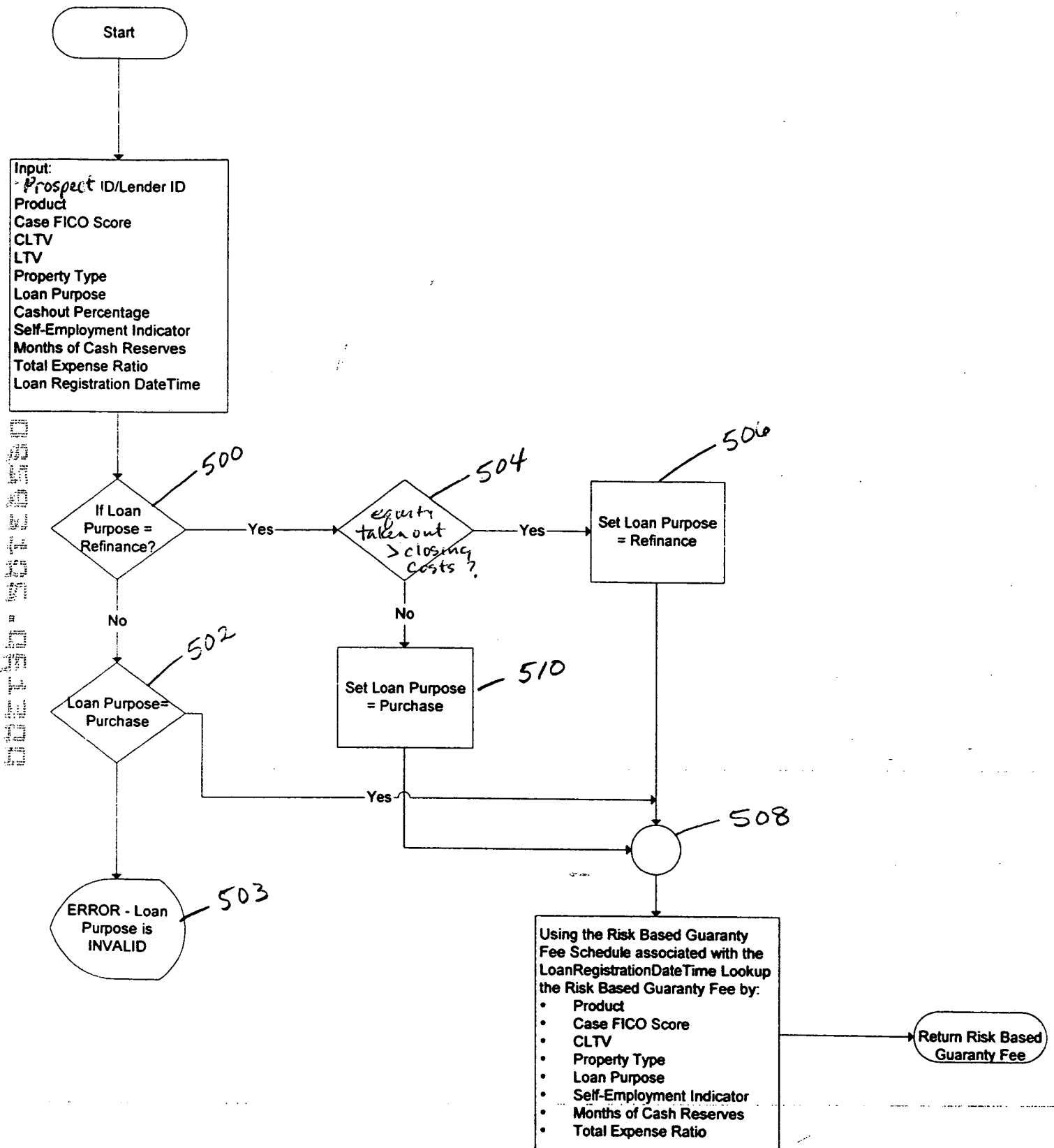


FIG. 18a

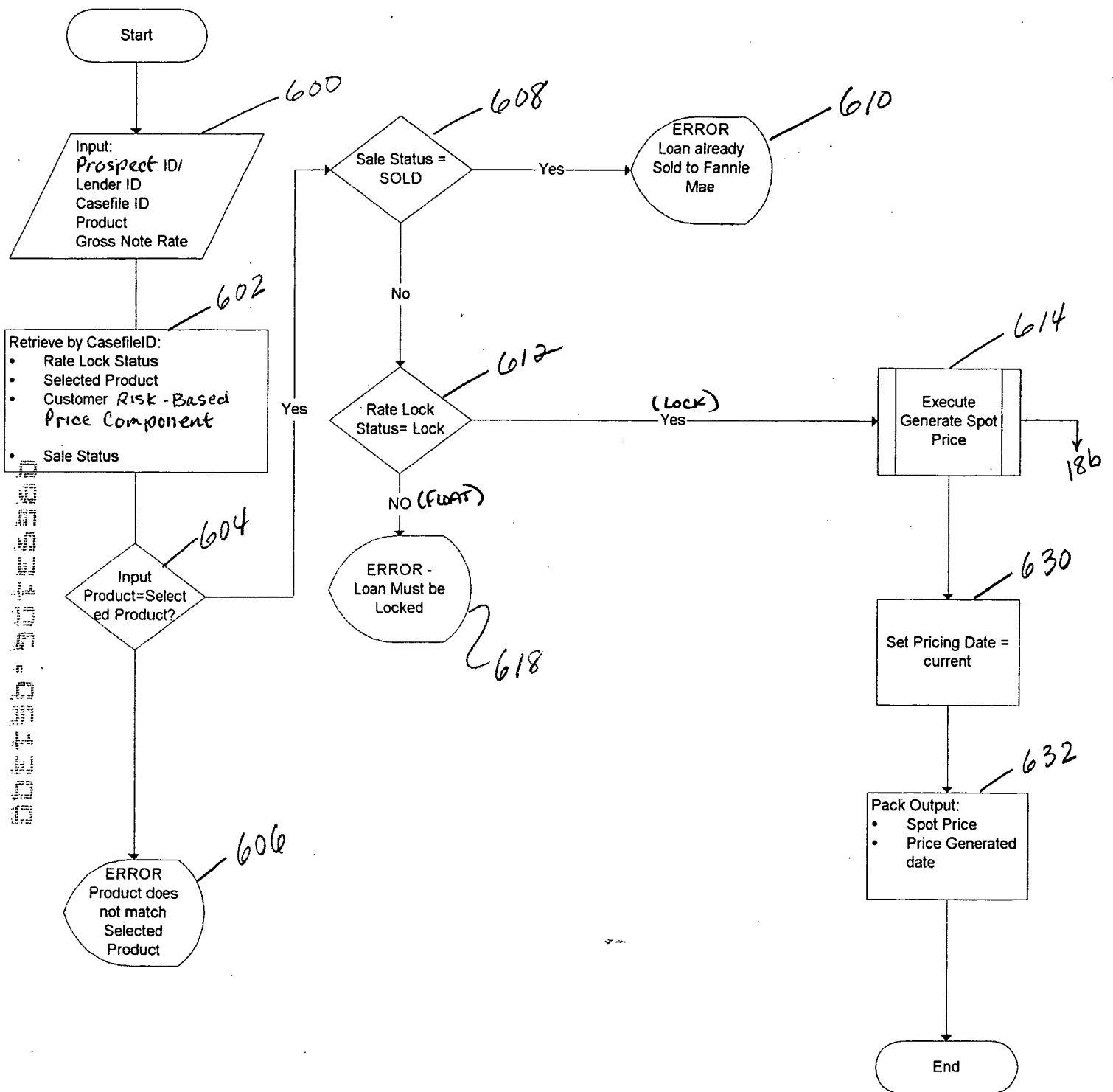


Fig. 186

